

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII**

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/22/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carrie Jeanne Walters  
PO Box 595  
Mountain View, HI 96771

Case Number: 10-03888	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1035
Attorney for Debtor(s) (name and address): Ramon J. Ferrer Law Office of Ramon J. Ferrer 135 S. Wakea Ave., Suite 204 Kahului, HI 96732 Telephone number: 808.891.1414	Bankruptcy Trustee (name and address): Dane S. Field P.O. Box 4198 Honolulu, HI 96812 Telephone number: 808.232.8788

**Meeting of Creditors**

Date: **January 25, 2011**

Time: **11:30 AM**

Location: **Hilo State Office Building, 75 Aupuni Street, 1st Floor, Hilo, HI 96720**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/28/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the conclusion of the meeting of creditors or as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 1132 Bishop Street Suite 250 Honolulu, HI 96813 Telephone number: (808) 522-8100	<b>For the Court:</b> Clerk of the Bankruptcy Court: Michael B. Dowling
Hours Open: Monday – Friday 8:30 AM – 4:00 PM	Date: 12/22/10

## EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0975-1  
Case: 10-03888

User: lanie  
Form ID: b9a

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Dec 22, 2010

The following entities were noticed by first class mail on Dec 24, 2010.  
db +Carrie Jeanne Walters, PO Box 595, Mountain View, HI 96771-0595  
aty +Ramon J. Ferrer, Law Office of Ramon J. Ferrer, 135 S. Wakea Ave., Suite 204,  
Kahului, HI 96732-1385  
1062982 +BAC Home Loans, 450 American St. #SV416, Simi Valley, CA 93065-6285  
1062984 EMS System Hawaii Dept. of Health, PO Box 269110, Sacramento, CA 95826-9110  
1062985 +HEPA, PO Box 1266, Kailua, HI 96734-1266  
1062987 Hilo Medical Center, PO Box 26920, Honolulu, HI 96820-2020  
1062988 +Islands Emergency Medical Service, PO Box 870100, Kansas City, MO 64187-0100  
1062989 +James Walters, 616 Marborough Rd., Keene, NH 03431  
1062990 +Medcah, Inc., PO Box 1187, Kailua, HI 96734-1187

The following entities were noticed by electronic transmission on Dec 23, 2010.

tr +EDI: QDSFIELD.COM Dec 23 2010 00:03:00 Dane S. Field, P.O. Box 4198,  
Honolulu, HI 96812-4198  
1062983 EDI: CAPITALONE.COM Dec 23 2010 00:03:00 Capital OneBank, P.O. Box 60599,  
City of Industry, CA 91716-0599  
1062986 +E-mail/Text: BANKRUPTCY@HFSFCU.ORG HFS Federal Credit Union,  
632 Kinoole Street, Hilo, HI 96720-3828  
1062991 EDI: TDBANKNORTH.COM Dec 23 2010 00:03:00 TD Banknorth N.A., Two Portland Square,  
PO Box 9540, Portland, ME 04112-9540

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2010

Signature:

